

Information to identify the case:

Debtor 1	<u>Michael A. Gigliotti</u>	Social Security number or ITIN	xxx-xx-8961
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lauren M Gigliotti</u>	Social Security number or ITIN	xxx-xx-8586
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-10779-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Gigliotti

Lauren M Gigliotti

6/29/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael A. Gigliotti
 Lauren M Gigliotti
 Debtors

Case No. 18-10779-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 60

Date Rcvd: Jun 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2018.

db/jdb
 517277709 +Michael A. Gigliotti, Lauren M Gigliotti, 617 Williams Terrace, Runnemede, NJ 08078-1249
 517277710 Able Medical Transportation, PO Box 6837, Bridgewater, NJ 08807-0837
 517277711 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 517277712 +Atlantic Ambulance Corp, PO Box 949, Matawan, NJ 07747-0949
 517277713 Atlantic Health System, Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
 517277714 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
 517277716 +Blackwood Animal Hospital, 612 N. Black Horse Pike, Blackwood, NJ 08012-3958
 517277717 +Borough of Runnemede, 24 N Black Horse Pike, Runnemede, NJ 08078-1663
 517277725 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 W Twelve Mile Rd, Southfield, MI 48034)
 517277718 +Caine & Weiner, 12005 Ford Road, Dallas, TX 75234-7262
 517277719 +Camden County M.U.A., 1645 Ferry Avenue, Camden, NJ 08104-1311
 517277720 Carrier Clinic, PO Box 147, Belle Mead, NJ 08502-0147
 517277721 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 517277726 Drive New Jersey Insurance Company, PO Box 89490, Cleveland, OH 44101-6490
 517277728 +First Federal Credit Control, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122-5662
 517277730 +Healthcare Employees FCU, 29 Emmons Dr Ste C40, Princeton, NJ 08540-5971
 517277732 +KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
 517277733 Lourdes Health System, PO Box 822099, Philadelphia, PA 19182-2099
 517277734 Lourdes Imaging Assoc., PA, PO Box 95000-2840, Philadelphia, PA 19195-2840
 517277735 Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Drive Suite 100, Williamsville, NY 14221-7900
 517277736 +Mercury Insurance Group, PO Box 5600, Rancho Cucamonga, CA 91729-5600
 517277737 +Metro Public Adjustment, Inc., 3551 Bristol Pike, Bensalem, PA 19020-4685
 517277738 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
 517277739 +Optimum Outcomes, Inc., PO Box 58015, Raleigh, NC 27658-8015
 517277902 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517277741 +Plymouth Rock Assurance, PO Box 922, Lincroft, NJ 07738-0922
 517277742 Pulmonary & Sleep Assoc of S Jersey, LLC, 107 Berlin Road, Cherry Hill, NJ 08034-3526
 517277743 +Receivable Management Services, 240 Emery Street, Bethlehem, PA 18015-1980
 517277745 Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
 517277746 Remex, Inc., 307 Wall St, Princeton, NJ 08540-1515
 517277747 Saldutti, LLC, 800 N Kings Hwy Ste 300, Cherry Hill, NJ 08034-1511
 517277749 Somerset Emergency Medical Associates, PO Box 6222, Parsippany, NJ 07054-7222
 517277750 South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
 517277751 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 517277752 +Southwest Credit Systems, 4210 International Pkwy #1100, Carrollton, TX 75007-1912
 517277753 +Sprains Strains & Fractures LLC, PO Box 168, Haddonfield, NJ 08033-0278
 517277754 +Stuart Lippman & Associates, 5447 E 5th Street, Suite 110, Tucson, AZ 85711-2345
 517277755 +Summit Oaks Hospital, Inc., 19 Prospect Street, Summit, NJ 07901-2531
 517277756 +Summit Radiological Assoc, dba Westfield Imaging Center, PO Box 1259, Dept 105738, Oaks, PA 19456-1259
 517277757 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
 517277759 Thomas E. Jackson, MD, 47 Maple Street, Suite 205, Summit, NJ 07901-2571
 517277760 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
 517277761 +Trinity Health, Our Lady of Lourdes, 20555 Victor Parkway, Livonia, MI 48152-7031
 517277764 Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJDMARCHAND.COM Jun 30 2018 02:33:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 29 2018 22:33:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 29 2018 22:33:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517277711 EDI: CINGMIDLAND.COM Jun 30 2018 02:33:00 AT&T Mobility, 15901 E Skelly Drive, Tulsa, OK 74116-2809
 517277715 EDI: BANKAMER.COM Jun 30 2018 02:33:00 Bank of America Home Loans Servicing, LP, ATTN: Customer Service, PO Box 5170, Simi Valley, CA 93062-5170
 517277722 E-mail/Text: bankruptcy@philapark.org Jun 29 2018 22:33:39 City of Philadelphia, Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818
 517277723 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 29 2018 22:33:36 Comcast, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899
 517277724 +EDI: CONVERGENT.COM Jun 30 2018 02:33:00 Convergent Outsourcing, Inc., 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004
 517277727 E-mail/Text: bknotice@ercbpo.com Jun 29 2018 22:33:29 Enhanced Recovery Co., LLC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517277729 +E-mail/Text: fggbanko@fgny.com Jun 29 2018 22:33:15 Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 517277731 EDI: JEFFERSONCAP.COM Jun 30 2018 02:33:00 Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 60

Date Rcvd: Jun 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517277744	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jun 29 2018 22:39:31	Regional Acceptance Corp,
	621 W Newport Pike, Wilmington, DE 19804-3235	
517277748	EDI: DRIV.COM Jun 30 2018 02:33:00	Santander Consumer USA, 8585 N Stemmons Fwy Ste 1100,
	Dallas, TX 75247-3836	
517277758	EDI: AISTMBL.COM Jun 30 2018 02:33:00	T-Mobile Bankruptcy Team, PO Box 53410,
	Bellevue, WA 98015-3410	
517277762	+EDI: VERIZONCOMB.COM Jun 30 2018 02:33:00	Verizon, 500 Technology Dr Ste 550,
	Weldon Spring, MO 63304-2225	
517277763	+EDI: VERIZONCOMB.COM Jun 30 2018 02:33:00	Verizon Wireless, PO Box 3397,
	Bloomington, IL 61702-3397	

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517277740 ##+Palm Tree Financial, LLC, 1110 E Black Horse Pike, Hammonton, NJ 08037-2828

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Rex J. Roldan on behalf of Joint Debtor Lauren M Gigliotti roldanlaw@comcast.net,
r43760@notify.bestcase.com
Rex J. Roldan on behalf of Debtor Michael A. Gigliotti roldanlaw@comcast.net,
r43760@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5